

September 30, 2017

Earnings to Average Assets	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer
YTD Annualized	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	500mm-1B	GT 1 Billion	ALL FICUs
Investment Yield	0.92%	0.62%	0.78%	1.19%	1.24%	1.15%	1.36%	1.56%	1.12%	1.57%	1.41%
Loan Yield	6.18%	5.93%	5.36%	5.71%	5.23%	4.73%	4.82%	5.03%	5.25%	4.31%	4.68%
Net Loan Yield After NCOs	6.07%	5.69%	4.88%	5.37%	4.72%	4.18%	4.29%	4.15%	4.06%	3.69%	3.99%
Asset Yield	4.20%	3.40%	3.37%	2.94%	3.11%	3.03%	3.58%	3.70%	3.60%	3.34%	3.41%
Cost of Funds	-0.39%	-0.30%	-0.31%	-0.30%	-0.22%	-0.28%	-0.35%	-0.46%	-0.42%	-0.60%	-0.47%
Gross Spread	3.81%	3.09%	3.07%	2.65%	2.89%	2.75%	3.23%	3.25%	3.18%	2.74%	2.94%
Provision Expense	-0.20%	-0.24%	-0.29%	-0.10%	-0.24%	-0.40%	-0.44%	-0.61%	-0.67%	-0.49%	-0.49%
Net Spread after Provision Expense	3.61%	2.86%	2.77%	2.54%	2.65%	2.35%	2.80%	2.64%	2.51%	2.26%	2.45%
Total Non-Interest Income	0.38%	0.73%	0.86%	0.74%	1.36%	1.13%	1.78%	2.45%	2.72%	2.15%	2.05%
Total Non-Interest Expense	-3.97%	-3.72%	-3.52%	-3.08%	-3.71%	-3.10%	-3.89%	-4.38%	-4.82%	-3.82%	-3.94%
Net Operating Expense	-3.59%	-2.99%	-2.66%	-2.34%	-2.35%	-1.97%	-2.12%	-1.93%	-2.10%	-1.67%	-1.89%
Non-Operating Gains (Losses)	0.00%	-0.02%	0.00%	-0.01%	0.00%	0.07%	-0.01%	0.00%	-0.02%	-0.02%	-0.01%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%
Return on Assets (ROA with Provision for LL)	0.01%	-0.15%	0.11%	0.20%	0.30%	0.45%	0.67%	0.70%	0.42%	0.57%	0.56%
Net Charge-Offs	-0.07%	-0.13%	-0.28%	-0.13%	-0.25%	-0.29%	-0.35%	-0.58%	-0.74%	-0.42%	-0.44%
ROA (with Net Charge-offs)	0.15%	-0.04%	0.13%	0.16%	0.29%	0.55%	0.76%	0.73%	0.34%	0.64%	0.60%
ROA with Provision for LL - W/O NCUSIF Expense	0.01%	-0.15%	0.12%	0.19%	0.30%	0.45%	0.68%	0.70%	0.39%	0.57%	0.55%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.15%	-0.04%	0.13%	0.16%	0.29%	0.56%	0.76%	0.73%	0.32%	0.63%	0.59%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.92%	-2.00%	-1.50%	-1.51%	-1.65%	-1.45%	-1.92%	-2.26%	-2.44%	-1.94%	-1.98%
Travel and Conference Expense	-0.01%	-0.01%	-0.01%	-0.02%	-0.03%	-0.02%	-0.05%	-0.04%	-0.03%	-0.04%	-0.04%
Office Occupancy Expense	-0.25%	-0.18%	-0.21%	-0.18%	-0.25%	-0.19%	-0.24%	-0.28%	-0.38%	-0.27%	-0.27%
Office Operations Expense	-1.22%	-0.92%	-1.23%	-0.72%	-0.97%	-0.58%	-0.70%	-0.82%	-0.91%	-0.76%	-0.78%
Educational and Promotional Expense	0.00%	-0.02%	-0.03%	-0.06%	-0.09%	-0.14%	-0.10%	-0.16%	-0.09%	-0.16%	-0.14%
Loan Servicing Expense	-0.15%	-0.06%	-0.10%	-0.11%	-0.18%	-0.21%	-0.28%	-0.36%	-0.47%	-0.26%	-0.29%
Professional and Outside Services	-0.23%	-0.36%	-0.28%	-0.36%	-0.45%	-0.42%	-0.49%	-0.34%	-0.33%	-0.14%	-0.28%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	-0.03%	-0.01%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	-0.03%	-0.02%	-0.05%	-0.03%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.16%	-0.14%	-0.11%	-0.09%	-0.08%	-0.06%	-0.09%	-0.10%	-0.13%	-0.23%	-0.16%
Total Non-Interest Expense	-3.97%	-3.72%	-3.52%	-3.08%	-3.71%	-3.10%	-3.89%	-4.38%	-4.82%	-3.82%	-3.94%
Other Performance Ratios											
Earning Asset Yield	4.18%	3.59%	3.63%	2.96%	3.31%	3.25%	3.80%	3.95%	3.92%	3.49%	3.61%
Average Cost of Funds	-0.43%	-0.36%	-0.36%	-0.36%	-0.26%	-0.33%	-0.39%	-0.51%	-0.46%	-0.66%	-0.53%
FTE Employee / \$million of Loans & Share Drafts	0.87	1.06	0.56	0.53	0.50	0.43	0.39	0.45	0.41	0.30	0.37
Compensation & Benefits / FTE Emp.	\$33,763	\$34,923	\$40,070	\$56,132	\$52,297	\$50,583	\$59,803	\$59,680	\$75,329	\$74,499	\$65,864
Compensation & Benefits / \$million Lns. & S.D.s	\$30,076	\$35,436	\$21,640	\$30,447	\$25,833	\$21,454	\$23,262	\$27,719	\$30,430	\$22,803	\$24,589
Operating Expense / Loans & Share Drafts	-6.21%	-6.58%	-5.08%	-6.21%	-5.83%	-4.59%	-4.72%	-5.37%	-6.02%	-4.48%	-4.90%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.60%	1.29%	1.25%	1.49%	2.14%	1.68%	2.15%	2.99%	3.40%	2.52%	2.54%
Net Operating Expense / Loans & Share Drafts	-5.62%	-5.29%	-3.84%	-4.72%	-3.69%	-2.91%	-2.56%	-2.37%	-2.62%	-1.96%	-2.35%
Operating Expense / Operating Revenue	94.76%	97.48%	90.38%	92.12%	87.93%	81.13%	78.94%	78.71%	82.89%	80.47%	80.88%
Total Fixed Assets / Shares & Equity	0.06%	0.36%	0.68%	1.25%	2.23%	2.26%	3.11%	4.26%	4.42%	2.21%	2.85%
Net Loans to Total Shares and Deposits	64.8%	58.7%	62.4%	48.5%	54.5%	63.6%	74.4%	79.0%	61.7%	79.7%	73.8%
Members / FTE Employee	607.17	446.81	464.45	510.55	404.08	414.76	332.78	333.82	349.30	375.55	366.83

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Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.1%	0.9%	1.1%	1.0%	1.5%	1.1%	1.0%	1.4%	1.4%	0.8%	1.1%
Total Investments	41.2%	46.7%	41.5%	57.8%	47.9%	40.8%	28.7%	25.5%	36.1%	26.0%	30.3%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.5%	0.6%	1.8%	1.8%	3.1%	1.5%	4.8%	3.9%	3.1%
All Other Unsecured Loans/Lines of Credit	11.7%	7.6%	6.5%	3.9%	3.1%	2.3%	2.2%	2.7%	2.3%	2.5%	2.6%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.7%	0.0%	0.4%	0.3%	0.6%	0.1%	0.2%	0.5%	0.4%
New Vehicle Loans	14.4%	14.7%	9.9%	6.7%	6.1%	9.2%	6.5%	9.2%	5.3%	10.7%	8.9%
Used Vehicle Loans	31.5%	28.7%	30.6%	18.4%	18.6%	20.9%	20.1%	29.2%	20.2%	19.8%	21.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.8%	5.6%	9.3%	12.8%	21.5%	15.8%	18.2%	22.3%	18.8%
Total Other Real Estate Loans/Lines of Credit	0.2%	0.4%	5.7%	3.8%	7.1%	6.6%	10.6%	7.3%	4.2%	7.9%	7.5%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.3%	0.1%	0.1%	0.7%	0.4%
Total Loans and Leases	57.7%	51.4%	55.6%	39.0%	46.3%	53.9%	64.8%	65.9%	55.3%	68.4%	63.3%
Less: Allowance for Loan & Lease Losses	-0.6%	-0.5%	-0.3%	-0.2%	-0.4%	-0.4%	-0.5%	-0.7%	-0.7%	-0.6%	-0.6%
Net Loans and Leases	57.2%	50.8%	55.3%	38.8%	46.0%	53.5%	64.4%	65.2%	54.6%	67.7%	62.7%
Total Other Assets	1.5%	1.6%	2.0%	2.4%	4.7%	4.5%	5.9%	8.0%	8.0%	5.4%	6.0%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	0.0%	0.1%	1.6%	7.6%	5.6%	4.5%	2.6%	5.1%	2.5%	3.6%	3.9%
Share Drafts	1.5%	3.6%	12.6%	10.0%	14.7%	13.5%	16.2%	15.9%	17.0%	18.1%	16.6%
Regular Shares	84.0%	74.5%	59.6%	59.6%	45.9%	48.1%	38.1%	27.6%	30.7%	21.9%	30.1%
Money Market Shares	0.0%	1.9%	4.0%	2.3%	11.2%	8.3%	10.2%	17.3%	20.8%	26.5%	19.5%
Share Certificates	2.2%	4.0%	11.7%	6.1%	9.4%	7.2%	13.4%	15.4%	13.6%	11.9%	12.2%
IRA/KEOGH Accounts	0.0%	1.1%	0.6%	2.2%	3.7%	6.0%	7.5%	4.7%	7.2%	7.1%	6.3%
All Other Shares	0.5%	0.0%	0.2%	0.2%	0.1%	1.7%	1.4%	0.2%	0.1%	0.2%	0.4%
Non-Member Deposits	0.9%	2.4%	0.5%	0.0%	0.0%	0.0%	0.4%	2.2%	0.0%	0.0%	0.4%
Total Shares and Deposits	89.1%	87.5%	89.2%	80.5%	85.0%	84.8%	87.2%	83.4%	89.5%	85.7%	85.7%
Total Equity	10.8%	12.4%	9.2%	11.9%	9.5%	10.8%	10.2%	11.5%	8.0%	10.6%	10.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	10.8%	12.4%	9.2%	12.0%	9.7%	10.9%	10.7%	11.6%	8.8%	10.8%	10.7%
Total Equity + Allow. for Loan Loss	11.4%	12.9%	9.5%	12.2%	9.8%	11.1%	10.7%	12.2%	8.7%	11.3%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	53.5%	-16.7%	-12.3%	22.3%	8.3%	1.2%	16.1%	12.1%	83.4%	3.2%	13.4%
Total Loans and Leases	19.1%	-23.7%	-24.4%	15.9%	-9.2%	-13.1%	-7.6%	24.1%	-18.0%	8.4%	3.5%
TOTAL ASSETS	31.8%	-21.2%	-20.6%	20.2%	-0.9%	-8.5%	-1.0%	20.7%	5.4%	6.6%	6.2%
Total Liabilities	0.0%	-36.8%	-57.6%	-8.8%	0.1%	8.9%	-15.4%	38.3%	-19.3%	6.4%	6.5%
Total Shares and Deposits	32.4%	-21.3%	-19.4%	24.3%	-1.4%	-9.6%	-0.7%	20.0%	6.2%	6.6%	6.1%
Equity Capital	27.5%	-20.3%	-22.9%	16.0%	3.3%	-5.6%	0.8%	19.0%	6.4%	7.2%	7.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	31.8%	-21.2%	-20.6%	20.2%	-0.9%	-8.5%	-1.0%	20.7%	5.4%	6.6%	6.2%

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Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	1.13%	2.32%	0.97%	1.01%	0.59%	0.78%	1.04%	0.92%	1.25%	0.70%	0.84%
Delinquent Loans / Total Capital	5.7%	9.2%	5.7%	3.2%	2.8%	3.8%	6.3%	5.0%	7.9%	4.2%	4.8%
Delinquent Loans + OREO / Net Loans + OREO	1.1%	2.3%	1.0%	1.0%	0.6%	0.9%	1.1%	1.0%	1.4%	0.9%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	37.1%	48.4%	29.4%	29.5%	25.0%	28.3%	24.0%	19.0%	26.6%	22.4%	23.3%
Allowance for Loan Losses/Net Loans	0.98%	1.02%	0.61%	0.64%	0.77%	0.70%	0.74%	1.07%	1.26%	0.93%	0.94%
Loans 2 to less than 6 months Delinquent (\$000s)	\$4	\$20	\$28	\$44	\$71	\$205	\$765	\$1,312	\$3,609	\$7,978	\$496
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$13	\$7	\$15	\$18	\$49	\$167	\$241	\$943	\$1,425	\$102
Loans 12 months and over Delinquent (\$000s)	\$1	\$6	\$5	\$4	\$6	\$32	\$75	\$66	\$367	\$880	\$48
Total Delinquent Loans (\$000s)	\$7	\$39	\$40	\$62	\$95	\$285	\$1,008	\$1,620	\$4,919	\$10,283	\$647
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.19%	0.24%	0.71%	0.46%	0.55%	0.23%	0.56%	0.65%	0.55%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	2.02%	0.77%	0.44%	0.25%	3.16%	1.50%	1.30%
New Vehicle Loans	0.00%	0.57%	0.22%	0.63%	0.22%	0.41%	0.70%	0.62%	0.69%	0.48%	0.52%
Used Vehicle Loans	1.42%	2.47%	0.82%	1.32%	0.63%	1.15%	1.27%	1.27%	1.72%	0.65%	1.02%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.31%	0.39%	1.23%	0.32%	0.67%	0.73%	0.70%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.18%	0.21%	0.59%	0.37%	0.00%	0.73%	0.57%
Other RE Fixed	0.00%	0.00%	0.00%	0.08%	0.35%	0.01%	1.15%	3.64%	0.62%	1.08%	1.27%
Other RE Adj	0.00%	0.00%	0.00%	0.61%	0.33%	0.77%	0.25%	0.09%	0.33%	0.15%	0.22%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%	0.00%	0.00%	3.67%	0.59%	1.48%	2.73%	1.45%	1.34%	0.69%	1.15%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.25%	0.31%	0.90%	0.34%	0.63%	0.73%	0.65%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.12%	0.24%	0.49%	0.34%	0.51%	0.54%	0.53%	0.89%	1.19%	0.62%	0.69%
Recoveries / Charge-Offs	54.55%	51.32%	15.54%	20.79%	22.04%	17.51%	14.11%	19.87%	17.79%	14.43%	16.64%
Expected Charge-Offs / Net Loans	0.37%	0.98%	0.45%	0.65%	0.38%	0.53%	0.44%	0.93%	0.63%	0.44%	0.55%
Provision for Loan Losses/Net Charge-Offs	280.0%	189.2%	105.2%	75.4%	95.5%	135.3%	124.2%	104.8%	89.6%	115.1%	109.7%
Prov. for Loan Losses/Expected Charge-Offs	89.5%	47.1%	113.7%	39.8%	126.6%	140.2%	150.2%	100.8%	170.4%	163.9%	140.0%
Bankruptcies / Net Loans	0.14%	0.85%	0.78%	1.65%	1.02%	1.27%	0.89%	2.87%	1.34%	0.92%	1.31%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$9	\$26	\$25	\$110	\$250	\$631	\$1,829	\$6,364	\$10,489	\$640
Total Amount of Recoveries (\$000s)	\$1	\$5	\$4	\$5	\$24	\$44	\$89	\$363	\$1,132	\$1,514	\$106
Net Charge Offs (\$000s)	\$1	\$4	\$22	\$20	\$85	\$206	\$542	\$1,465	\$5,232	\$8,975	\$533
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.05%	0.09%	0.72%	0.78%	0.78%	0.77%	2.03%	1.62%	1.34%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	14.81%	0.00%	0.00%	0.00%	0.00%	13.33%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.10%	0.00%	0.20%	0.43%	0.00%	0.00%	0.06%
New Vehicle Loans	0.00%	0.15%	-0.04%	-0.09%	0.17%	0.13%	0.33%	0.72%	0.86%	0.52%	0.49%
Used Vehicle Loans	-0.05%	0.24%	0.64%	0.34%	0.50%	0.89%	1.00%	1.19%	1.68%	0.74%	0.95%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	-0.04%	0.00%	0.05%	0.00%	0.05%	-0.02%	0.00%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.31%	0.13%	-0.02%	0.02%	0.41%	0.29%	0.05%	0.12%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	400.00%
All Other Loans	2.57%	0.99%	2.58%	5.25%	-9.39%	-0.28%	0.74%	0.44%	0.33%	-0.17%	0.06%
Indirect Loans	0.00%	0.00%	6.35%	1.34%	0.72%	0.87%	1.17%	1.05%	1.05%	0.65%	0.86%
Number of Credit Unions in Each Peer Group:	10	11	13	24	19	14	12	9	2	3	117

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Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	0.00%	5.35%	10.73%	47.04%	25.62%	20.64%	2.82%	1.12%	0.08%	0.07%	4.55%
Credit Unions - Deposits in and Loans to	2.85%	5.62%	0.00%	11.49%	5.75%	6.95%	1.11%	0.39%	0.00%	0.00%	1.28%
Total Investments in Corporate Credit Unions*	56.87%	49.31%	80.74%	44.45%	39.49%	27.09%	19.14%	3.31%	0.00%	0.78%	8.84%
Marketable Securities	0.00%	0.00%	18.08%	68.42%	126.79%	82.38%	127.31%	139.61%	201.07%	169.62%	149.14%
All Other Investments	190.06%	281.73%	309.88%	287.82%	270.97%	198.87%	93.83%	48.62%	101.24%	14.72%	71.99%
Total Investments	382.71%	376.65%	452.89%	481.88%	492.54%	374.05%	268.79%	218.97%	410.59%	239.96%	282.37%
Unsecured Loans	108.30%	61.01%	86.93%	36.91%	50.00%	37.63%	49.49%	35.84%	79.70%	58.81%	52.88%
Vehicle Loans	426.45%	350.24%	441.11%	208.84%	254.02%	275.74%	248.90%	329.87%	290.17%	281.16%	284.36%
New Vehicle Loans	133.62%	118.58%	107.82%	55.56%	62.30%	84.50%	60.68%	79.39%	60.27%	98.32%	83.40%
Used Vehicle Loans	292.83%	231.65%	333.30%	153.29%	191.72%	191.24%	188.22%	250.48%	229.90%	182.84%	200.96%
Total Real Estate	1.47%	3.19%	70.94%	78.56%	168.39%	178.02%	300.89%	198.35%	255.33%	278.93%	245.31%
1st Mortgage	0.00%	0.00%	8.45%	47.06%	95.48%	117.64%	201.71%	135.33%	207.08%	205.86%	175.26%
1st Mortgage Fxd	0.00%	0.00%	6.05%	26.10%	52.10%	69.28%	99.27%	83.10%	194.57%	145.96%	118.49%
1st Mortgage Adj	0.00%	0.00%	2.39%	20.97%	43.37%	48.36%	102.44%	52.23%	12.51%	59.90%	56.77%
2nd Mortgage	1.47%	3.19%	62.49%	31.49%	72.91%	60.37%	99.18%	63.01%	48.25%	73.07%	70.05%
Closed-End Fxd	1.47%	3.19%	24.64%	3.82%	14.35%	13.17%	11.32%	10.75%	7.22%	18.56%	14.28%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	8.14%	6.00%	20.31%	0.51%	0.00%	0.00%	3.40%
Open-End Adj	0.00%	0.00%	36.03%	23.27%	50.17%	38.14%	66.39%	51.55%	41.04%	53.66%	51.44%
Open-End Fxd	0.00%	0.00%	1.82%	4.40%	0.24%	3.06%	1.15%	0.20%	0.00%	0.84%	0.93%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	536.21%	414.47%	606.56%	325.68%	476.89%	493.91%	607.19%	565.78%	628.62%	630.07%	589.72%
Indirect Loans	0.00%	0.00%	0.11%	14.33%	36.17%	69.60%	78.35%	199.47%	255.90%	156.48%	146.06%
Percent of Vehicle Loans	0.00%	0.00%	0.03%	6.86%	14.24%	25.24%	31.48%	60.47%	88.19%	55.65%	51.36%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.00%	0.00%	29.49%	3.64%	6.20%	6.45%	2.12%	6.50%	1.67%	0.00%	2.57%
Total Mortgage Exposure**	1.47%	3.19%	70.94%	79.97%	233.46%	212.38%	388.76%	261.09%	337.71%	378.49%	325.49%
Total Real Estate	1.47%	3.19%	70.94%	78.56%	168.39%	178.02%	300.89%	198.35%	255.33%	278.93%	245.31%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	1.41%	65.07%	34.36%	87.87%	62.74%	82.38%	99.56%	80.19%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	1.41%	65.07%	34.19%	87.87%	62.64%	82.38%	99.56%	80.16%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	0.00%	0.10%	0.00%	0.00%	0.03%



